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Comparison Between Audio and Video Components of TV Commercials for Qarz ul-Hasanah Savings Accounts of Iranian Government Banks

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Abstract

This research aims to study Comparison study of image and sound complications of advertisements of “without interest saving accounts” in Iranian banks. Results indicated that there is a meaningful difference between the averages of two banks, and Refah shows higher growth rate. According to the results, some meaningful analytical units were: Music, image manifestations, reward, message transfer techniques, film taking, roles, and sounds putting.

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1. Introduction

Today, considering any single moment, a great struggle in the world of industry and commerce is taking place between businessmen for selling more and more products and services and making more and more profit. Hence, no place would be found to be empty of commercial advertisements. In addition to formal mass media (Radio, television and press), advertising agencies gain advantage of any option like computer and internet, shopping centers, buildings, airports, bus stations, train and subway, body of public transportation, stadiums and sports grounds, sport players' shoe and clothing, match and lighter and even recently body of space crafts and missiles to convey their commercial messages. These variety and expansion indicates that commercial advertizing is not just a simple and unnecessary issue to be ignored easily, rather it's a undeniable truth that is combined with today humans' lives, so that even imagination of a world without advertisement is impossible. Regarding present sense of commercial advertisement, it's a complicated set of various activity strings that is designed in a particular framework, based on certain principles and in the form of predefined programs to achieve advertisement owners' predefined goal(s) (Pleasant., 2002).

Recognizing that promotional of such advertisements requires comprehensive scientific and practical studies and surveys and better understanding helps us to remedy deficiencies and shortcomings. On the other hand, banking

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system is accounted as an important element of economic cycle of each society and helping this system for better supply of its services and recognizing available tools in this field leads to increase of people's participation in this area and economic prosperity which begets improvement of quality of life in the society.

In the present research, audio and video components of TV commercials for Qarz UL-Hasanah savings accounts of Iranian government banks have been investigated and compared.

- What are audio and video components of TV commercials for Qarz ul-Hasanah savings accounts of Refah bank?
- What are audio and video components of TV commercials for Qarz ul-Hasanah savings accounts of Tejarat bank?
- What are the similarities and differences of audio and video components of TV commercials for Qarz ul-Hasanah savings accounts of Refah bank and Tejarat bank?
- What are more effective audio and video components of TV commercials for Qarz ul-Hasanah savings accounts of Refah bank and Tejarat bank?

2. Research Method

This research is a combination of qualitative and quantitative research. Plus, a part of the research is carried out by means of financial and actually quantitative methods. Statistical population of this research is all of government banks of Iran. In the present study, audio and video components of TV commercials for lottery of Qarz ul-Hasanah savings accounts related to Refah and Tejarat banks in 2010 among all advertisements of Iranian government banks were selected. Hence, used sampling method was multistage cluster sampling. The tool used for data collection was content analysis. Moreover, financial formulas and computations such as calculation of growth rate involve quantitative tools.

2.1. Data analysis

Growth rate of Qarz ul-Hasanah savings accounts of Refah and Tejarat banks during 2006 with respect to accounts stock before and during TV commercials related to these accounts and using financial methods was calculated and compared with each other. If the comparison (based on independent-samples T test) shows a significant difference between growth rates of the two banks, differences of TV commercials and if it's not meaningful, similarities are considered to be surveyed.

In order to qualitative analysis of data obtained from TV commercials related to Qarz ul-Hasanah savings accounts of Refah and Tejarat banks, Development of inductive categories was applied.

3. Result

Descriptive statistics: In this section, research variables were described.

Table-1 growth rate of the two banks before and during advertisement

	M	SD	N
Welfare before ads	3.04	1.15	2
Trade before ads	0.295	0.83	2
Welfare during ads	5.96	4.98	3
Trade during ads	0.298	3.15	5

Due to various numbers of compared groups and sameness of variances, the following formula was used to compare means.

$$t_{\frac{\alpha}{2}} = 2.448 \quad t = \frac{x_1 - x_2}{\sqrt{\frac{s_1^2(n_1 - 1) + s_2^2(n_2 - 1)}{n_1 + n_2 - 2} \times \left(\frac{1}{n_1} + \frac{1}{n_2} \right)}}$$

Considering $t = -2.75$, $|t| \geq t_{\alpha}$ then $M_0 \neq M_1$ and there is a significant difference between means. So, differences would be studied by qualitative analysis. Also, because mean growth rate of Refah bank during advertisement is higher than mean growth rate of Tejarat bank, to determine more effective components Refah bank is selected to be surveyed.

In the following, audio and video components recognized by content analysis of TV commercials related to the lottery of Qarz ul-Hasanah savings accounts of Refah and Tejarat banks are mentioned. In the period of advertisement (winter of 2006) which was shown in Iran live TV, Tejarat bank carried 6 different ads (codes 1-6) and Refah bank put 4 different ads (codes 7-10). The categories are classified into ten major areas including: 1. Color, 2. Music, 3. Cinematography, 4. Sound, 5. Roles and individuals, 6. Reward, 7. Visual effects, 8. Message transfer technics, 9. Time and 10. Lighting. Each category comprises several units as subsets which in fact are building blocks of major categories.

Table 2 Effective audio and video components of TV commercials related to bank Qarz ul-Hasanah savings accounts

Effective categories	Significant effective units
Music	<ul style="list-style-type: none"> - Lack of classic music in bank commercial advertisements - Using music harmonious with all elements of an ad - Music without peaks
Image	<ul style="list-style-type: none"> - Applying more technics to transfer image content - More repetition of banks name image in the ad
Reward	<ul style="list-style-type: none"> - Concentrating on material and monetary rewards
Message transfer technics	<ul style="list-style-type: none"> - Employing one-sided reasoning - Presenting Joyfulness - Having advertising slogan - Presence of a Kid in the ads
Cinematography	<ul style="list-style-type: none"> - Shooting from front angle - Lack of applying influential effects in shooting
Sound	<ul style="list-style-type: none"> - More repetition of bank name in ads
Roles (Individuals)	<ul style="list-style-type: none"> - Poor attendance of individuals - Lack of employing a actor/actress with a central and major role

Moreover, total kapa (composite reliability) of above items is equal to 923.

4. Discussion

All in the following, research results are explained.

Music

Music similar to color is accounted as an inefficient element and its impacts upon people are often ignored. Although using music is efficient even Defeated in, application of influential aspects of music (creating excitement and emotion, more complete transfer of concepts, forming association between advertising item and famous and popular piece of music and therefore, forming association between music and person's memories and transfer of pleasant feelings to that item etc.) doesn't play a prominent and perfect role in these commercials.

While comparing the two bank advertisements, we faced with a soft and light music in the advertisement of Refah bank that had been somewhat harmonious with scene blocking and abstract concepts of this ad (such as dream of achieving future welfare and comfort). But this harmony is less observed in the advertisements of Tejarat bank. On the other hand, music of the other Refah bank ads like music of both Tejarat bank ads has a Beat fast short

repetitive part but it doesn't have Peaks (with the increase of loudness). In addition, in Refah bank ads classic music is also used in contrast to Tejarat bank ads. It seems that optimal use of music in advertisements is when it is consistent with other components of the advertisement and could help conveying main message of the ad as a part of a whole. Further, peaks don't seem to be helpful in the ads (Tellis & Jerard, 2004). Ultimately, applying classic music, music in harmony with background and image of the advertisement and music without peaks are considered as the effective components of TV commercials.

Visual effects:

His next category is the visual aspect of bank TV advertisements. One group of analytical units of above table points to the image transfer technics in displaying advertisement. In 4 Refah bank ads and 6 Tejarat bank ads, 5 and 4 kinds of technics to transfer image were adopted, respectively. Additionally, diversity of these technics in Refah bank ads (2, 3 or technics per ad) is more than its diversity in Tejarat bank ads (1 or 2 technic per ad). These methods aid in creating a suitable atmosphere and excitements in people and preventing exhaustion and sickness caused by watching advertisement etc. Therefore, its various usages in Refah bank ads would be accounted as an effective component (Hill, 2010).

Reward:

As reported, Refah bank focused on material and monetary rewards while any noticeable concentration on reward selection is observed in Tejarat bank ads. Plus, in all Refah bank ads material rewards are mentioned while in some ads of Tejarat bank non-material rewards are at the center of concentration. Hence, giving attention to a limited and distinctive goal would be influential and in regard to bank advertisements, this focus is on material and monetary rewards (Ries, 1986).

Message transfer technics:

In surveyed Tejarat bank advertisements, moral attractions are mentioned in addition to logical and emotional attractions (that are used by Refah bank, too) which are not effective according to the results. In the next field of the table, it is reported that Tejarat bank employs 3 technics (problem solution, giving reason and announcing news) and Refah bank deploys 4 technics (presence of a child in addition to 3 technics implemented by Tejarat bank) to transfer their own message. Drawing an analogy between the two banks ads indicates the effectual role of kids in bank advertisements (Ries, 1986).

Moreover, Tejarat bank adopted nothing as a slogan, but Refah bank has fixed its name in clients' memories by repetition of this slogan: "Refah bank, everyone's bank".

Cinematography:

Two differences should be considered in the category of cinematography. In Refah bank ads, Up and down angles are less focused compared to Tejarat bank ads. This means that in Refah bank ads most of the scenes are filmed from front angle. Additionally, shooting effects such as zoom in and zoom out (lens or camera) are less noticed in Refah bank ads despite Tejarat bank. It seems that with respect to the short time and length of images, shooting from front angle, simplicity and clearness of imaging would be more effective. So, shooting from front angle and not using influential visual effects, are regarded as effective components (Ries, 1986).

Sound:

Deploying similar technics of sound such as studio sound, absence of narrator (male narrator) in the ad, compatibility of narrator's words with the text and images, just one difference would be arguable about the two bank ads. In Refah bank ads, we hear name of the bank more repeated compared to Tejarat bank ads and according memory processes, more repetition of the bank name leads to its leaning and stabilization in long term memory and better learning brings on time remembrance to decide for purchasing (Ries, 1986).

Roles:

The next table is devoted to roles category. By studying results mentioned in this table and surveying different roles in the advertisements of the two banks, it could be perceived that less people play roles in Refah bank ads compared to Tejarat bank ads. Furthermore, there are no central and fundamental roles in Refah bank ads in spite of Tejarat bank ads.

Waves of advertising information which are swept over humans through media sometimes bring sensational overload for human's mind and restrict perception of this information. Simplicity of message pictures and concepts are factors that ease message comprehension. As it ease mentioned in other categories, simplicity is one of the principles of position In customers' brains and using less roles and presence of a central role in advertisement would be an effective component (Hill, 2010).

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